

REMARKS

Applicants reply to the final Office Action dated November 19, 2009 within two months. Claims 1-8, 10-16 and 18-26 are pending in the application and the Examiner rejects claims 1-8, 10-16 and 18-26. Applicants cancel claims 25 and 26 without prejudice to filing one or more claims having similar subject matter in another application. Support for the amendments may be found in at least paragraphs [0018], and [0023] in the originally-filed specification. No new matter is entered with these amendments. Applicants respectfully request reconsideration of this application.

Rejections under 35 U.S.C § 112

The Examiner rejects claim 1-8, 10-16 and 18-26 under 35 U.S.C. § 112, first paragraph, as failing to comply with the written description requirement. Applicant respectfully disagrees with these rejections, but Applicants present claim amendments in order to clarify the patentable aspects of the claims and to expedite prosecution.

Applicants amend claims 1, 20, 23, and 24 to recite “wherein the transferring is performed by an automated process without requiring input by the customer.” Support for the amendments may be found in at least paragraphs [0018], and [0023] of the specification as originally filed. In view of the amendments and cancelled claims, Applicants believe all 35 U.S.C. § 112 objections are moot and respectfully request the Examiner to withdraw all 35 U.S.C. § 112 objections.

Rejections under 35 U.S.C § 103

The Examiner rejects claims 1-8, 10-15 and 18-26 under 35 U.S.C. § 103(a), as being unpatentable over Klug et al., US Patent No. 5,790,785 (“Klug”) in view of Bari, US Patent No. 7,155,739 (“Bari”). Applicants respectfully disagree with these rejections, but Applicants present claim amendments in order to clarify the patentable aspects of the claims and to expedite prosecution.

In attempting to find support for a second account application form having fewer fields than a first account application form the Examiner states (at page 17 of the Office Action of 11/19/09 with reference to Klug,) “accordingly, in step 304 the user determines whether to supply basic information (i.e., requested by a substantial number of third party web sites 116) as

described in step 308 or to supply expanded information (i.e., more extensive information about the user that, for example, registrar has sufficient user information to register the user at substantially all cooperating third party web sites 116).” (col. 7, lines 64-67 and col. 8, lines 1-3). Therefore, basic information is provided that has fewer forms compared to the expanded form. (also Fig. 3, ref. 308 and 312).” The Examiner also states at page 18 that “Klug et al. does not teach an account application form.” Applicants respectfully assert that if a reference does not disclose or suggest an account application form, the reference cannot disclose or suggest a second account application form having fewer fields than a first account application form.

At page 19 of the current Office Action with reference to Bari, the Examiner states “Bari et al, also in the business of forms with user ID and personal profiles teaches accounts: ‘specifically, FIG. 5 illustrates how the inventive system enables a user to register with the system by creating an account which includes a personal profile that may detail various data points such as name, email address, physical mailing address, billing address, credit card information, age, gender, birthplace, etc. (“user Profile”).’ (col. 5, lines 54-59).”

Klug and Bari disclose storing registration information that is consistent with what is routinely practiced in the art. That is, both Klug and Bari generally disclose a third party website being populated with stored data. For instance, a user may opt to provide certain data to be filled into third party websites. This may reduce the number of fields for data to be entered into, but it does not reduce the number of fields on the form. There is no disclosure or suggestion of being presented with a second shortened account application. Moreover, there is no disclosure or suggestion of a second account application with fewer fields than a first second account application. As such, Klug and Bari do not disclose or contemplate at least, “the second account application including a fewer number of the fields for entering the personal identification and financial information than the first account application,” (emphasis added) as similarly recited by independent claims 1, 20, 23, and 24.

Dependent claims 2-8, 10-16, 18-19, and 21-22 variously depend from independent claims 1 and 20. Therefore, Applicants assert that dependent claims 2-8, 10-16, 18-19, and 21-22 are patentable for at least the same reasons stated above for differentiating independent claims 2-8, 10-16, 18-19, and 21-22, as well as in view of their own respective features.

When a phrase similar to “at least one of A, B, or C” is used in the claims, Applicants intend the phrase to mean any of the following: (1) at least one of A; (2) at least one of B; (3) at

least one of C; (4) at least one of A and at least one of B; (5) at least one of B and at least one of C; (6) at least one of A and at least one of C; or (7) at least one of A, at least one of B, and at least one of C.

Applicants respectfully submit that the pending claims are in condition for allowance. The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**. Applicants invite the Examiner to telephone the undersigned, if the Examiner has any questions regarding this Reply or the present application in general.

Respectfully submitted,

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